

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-31 (Cancelled)

32. (New) A method for managing plural transaction accounts for multiple clients, comprising:

providing a database having (i) client information for each of a first plurality of the transaction accounts, and (ii) pooled account information associated with a single insured money market deposit account at a licensed banking institution holding funds from the first plurality of transaction accounts;

processing, by one or more computers, client account transaction data comprised from a second plurality of the transaction accounts, the client account transaction data for a respective transaction account comprising data associated with one or more deposits and/or transfers to and/or one or more withdrawals and/or transfers from the respective transaction account during a period of time, wherein during a month period client account transaction data for at least one respective transaction account comprises at least more than six (6) withdrawals and/or transfers by check and/or debit card and/or ACH debit and/or sweep from said respective transaction account;

determining, by the one or more computers, a net transaction aggregated across all of said transaction data associated with at least the second plurality of the transaction accounts for the period of time, where more than six (6) of the net transactions determined over the month period are negative;

determining, by the one or more computers, a net credit/debit amount based on at least in part the respective net transaction associated with the respective period of time, which corresponds to an amount of funds to deposit and/or transfer to or withdraw and/or transfer from the single insured money market deposit account at the licensed banking institution through a different bank, so that during the month period there are more than six (6) net

credit/debit amounts that are negative and correspond to withdrawals and/or transfers from the single insured money market deposit account;

obtaining data, at the one or more computers, for an amount of interest earned in the licensed banking institution on funds held in said single insured money market deposit account;

obtaining data, at the one or more computers, for each of a respective third plurality of the transaction accounts, for a respective amount of interest to be credited to the respective transaction account from the interest earned in the single insured money market deposit account at the licensed banking institution;

distributing by crediting the transaction accounts, using the one or more computers, the interest from said single insured money market deposit account to said transaction accounts based at least in part on the respective amounts of interest obtained for the respective transaction accounts; and

updating, by the one or more computers, the client information and the pooled account information in the database.

33. (New) The method of claim 32, wherein client transaction account data comprises withdrawal data associated with one or more withdrawals made by at least one method selected from the group consisting of drafts (checks), credit card, debit card, sweeps, electronic transfer, and combinations thereof.

34. (New) The method of claim 32, wherein client transaction account data comprises deposit data associated with one or more deposits made by at least one method selected from the group consisting of drafts (checks), sweeps, electronic transfers, and combinations thereof.

35. (New) The method of claim 32, further comprising authorizing or rejecting the use of funds in a particular client's transaction account for each demand payment requested from that client's transaction account.

36. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested in person.

37. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by mail.

38. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by messenger.

39. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by telephone and distributed by mail.

40. (New) The method of Claim 32, wherein one or more of the transfers and/or withdrawals from said single insured money market deposit account are requested by automated teller machine.

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83. (New) The method of claim 32, wherein for the step of determining a net transaction by aggregating across all transaction account deposits and withdrawals, one or more of the withdrawals are made by at least a debit card.

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89. (New) The method of claim 32, further comprising:

determining for each of the respective third plurality of the transaction accounts, via the one or more computers, a respective amount of interest owed to the respective transaction account as a function of a respective total amount of funds from the respective transaction

account held in the single insured money market deposit account at the licensed banking institution.

90. (New) The method of claim 32, wherein the second plurality is equal to the first plurality.

91. (New) The method of claim 32, wherein the third plurality is equal to the first plurality.